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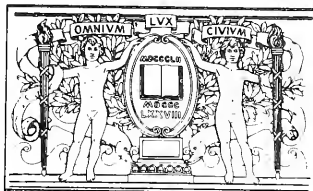


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PROPOSED CRP HOUSING STUDIES



Draft November 12, 1967

by Ed Teitcher

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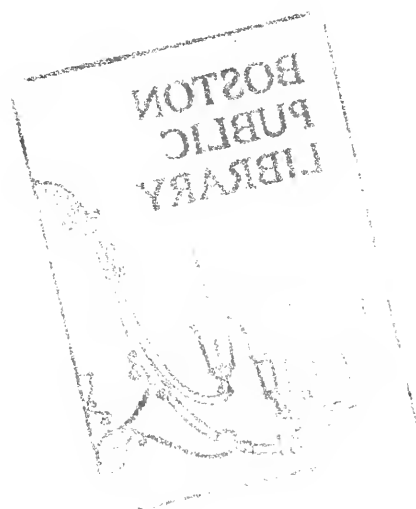


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BOSTON'S CRP HOUSING STUDY OUTLINE

INTRODUCTION

The housing component of the CRP will consist of three (3) major program elements:

- I. Demand and Supply Analysis
- II. Evaluation of Present Programs
- III. Recommendations and Program Development

Since Boston's Development Program is one of the most comprehensive and advanced in the country - whose basic framework is fairly well defined by its eleven (11) federally-aided urban renewal projects, its Master Plan 1965/1975, its two to four code enforcement areas submitted or soon to be submitted to HUD, and its Model Neighborhood Program - the emphasis of the CRP housing component shall be greatest on evaluating the progress of the city's housing program to day, reviewing housing policy and the effectiveness of existing tools, and efforts. In this manner, this study should enable the city to take a hard, self critical look at itself. Boston, as most other cities, lacks sufficient standard housing in decent neighborhoods, and particularly severe are the housing problems of the city's poor and certain minority groups. But, we need not measure with excessive sophistication the housing needs we all know exist. Extensive studies to document these needs are redundant. We must address ourselves to the question of how can the city realistically and immediately improve its present efforts as well as develop new and better techniques of providing

decent housing for its citizens. To this end the demand and supply analysis (Part I) will be limited to a review of studies already completed on Boston and a filling in of gaps in our knowledge regarding the local housing market and sub-markets. The major emphasis of the housing component will consequently be focused on Parts II and III.

PART I - DEMAND AND SUPPLY

A. AGGREGATE MARKET STUDY

Boston's metropolitan planning agency MAPC (Metropolitan Area Planning Council) is currently conducting an aggregate housing study for the entire Boston SMSA at a cost of \$26,000. HUD has also appropriated another \$27,000 to MAPC to complete a low income housing study of the region. It is proposed that during the preparation of MAPC's studies and upon their completion, a special Boston-Central City Aggregate Study be produced to provide a clear overview of the housing supply, conditions, and cost structure of the City proper and its sub-areas (neighborhoods including its Code Enforcement and Model City areas, renewal project areas, GNRP's and Improvement areas).

Proposed:

Staff

MAPC should prepare this aggregate study. (See appendix for outline of MAPC Aggregate Study)

Cost

\$1,000 (sub-contracted to MAPC)

Time

Completion of this report would be coordinated with MAPC's work estimated date, February, 1968

Recent Reports completed on
Boston's Central City
Housing Market and SMSA

Housing in Boston
Planning Department, Boston
Redevelopment Authority, July 1967.

4
Analysis of Boston, Massachusetts
Housing Market, Field Market Analysis
Service, FHA, HUD, October 1, 1966.

General Plan 1965/1975, Boston Re-
development Authority, March 1965.

Economic Analysis of the Downtown
Robert Gladstone

Low-Income Housing in the Boston
Area: Needs and Proposals, Chester
Hartman, July 1964, M.C.D.H.

Public Programs and the Housing
Shortage in Boston, William Nash,
April 1963.

B. NON-WHITE HOUSING

MAPC is currently preparing a non-white housing study for the metropolitan region at an estimated cost of \$6,500. Since more than 80% of Boston's SMSA non-white population resides in the city proper, MAPC's study should be coordinated with the CRP so that this study will cover the requirements of CRP guidelines as recently amended by LPA letter No. 276.

Proposed

Staff

MAPC consultant (See Appendix of MAPC non-white study).

Cost

\$500 for coordinating services

Time

Estimated completion date, February 1968.

Previous Relevant Reports on Boston's Central City

The Middle Income Negro Family Faces Urban Renewal, Commonwealth of Massachusetts, Lewis Watts, 1964

Unpublished Boston Redevelopment Authority report on Boston's Negro Ghetto.

Task Force Report on Roxbury-North Dorchester, Whitney Young

Housing Discrimination in Massachusetts, Helen Kistin, March 1963, MCDH.

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C. HOUSING NEEDS AND HOUSING GOALS

Based on studies A and B, the housing needs, goals, and policies outlined in Boston's General Plan will be re-evaluated and more detailed and comprehensive housing goals shall be developed. Realistic housing goals shall be outlined for Boston's individual neighborhoods and for its population sub-markets (e.g., for large families, the elderly, low income families, moderate income, homeowned housing, rental, etc.). Such a policy statement will serve to define numerical, quantifiable "Bench Marks". Methods to achieve these objectives will be outlined in the course of completing Parts II and III of the CRP Housing Component.

The question does arise as to how we determine these goals, especially in view of balancing city housing efforts and expenditures against its economic and social service efforts. While we can stipulate an objective of eliminating all substandard housing conditions in X amount of years, we must be certain that the economic and social resources of residents are sufficient to attain such housing improvements. An attempt will be made, be it through interviews or other techniques to place the housing needs and aspirations of Boston's residents and population submarkets in the context of the other needs of Boston's families, such as increased income, better education, better social services, etc. In this manner our housing goals must be reflective of the pace of the desire and the readiness of families to improve their housing situation.

PROPOSED:

Staff

One Boston Redevelopment Authority Planner

Time Period

One Month

PART II - EVALUATION OF PRESENT PROGRAMS

D. c. RENT SUPPLEMENTATION AND LEASED HOUSING

The ability of rent subsidy programs to rapidly provide for a large number of low rent housing units in Boston has been very disappointing. To date only 150 to 200 low rent dwelling have been created through HAA's leased housing program and only 38 units using FHA's rent supplements. The CRP shall examine:

1. The legal and financial restrictions upon these programs which may be impeding their progress.
2. The administrative procedure and staffing problems of these programs.
3. The existing and potential supply of dwellings which are at rent levels which could be supplemented or leased and are in standard condition, or in substandard condition but which could be brought up to standard.
4. The attitudes of private developers and landlords and their willingness to make units available for rent subsidies.
5. Tenant and landlord satisfaction in developments in which some units have been subsidized.
6. The status of the new state rent subsidy program shall be reviewed and recommendations made to expedite this program.
7. Tenant selection, social services provided, policies and experience will also be reviewed.

8. Policies of integration subsidized units with private housing.

3 4 pages
A series of recommendations to improve the effectiveness of rent subsidies will be developed. the could include:

1. Funds and organizational restructuring for improved administration and staffing to implement programs.
2. More effective incentives to developers and real estate owners to participate in rent subsidy programs. (for instance special below market mortgage and rehabilitation loans could be tied to rent subsidy programs to induce developers to take advantage of these programs).
3. Recommendations to allow greater flexibility in dispersing such low rent units throughout the city.
4. Develop goals and policy recommendations for the number, types and location of low rent subsidy units in Boston. A time schedule and procedures for achieving the proposed goals also must be specified.
5. Recommendations shall also be made regarding tenant selection and placement procedures and any social services (e.g. home-making programs) that should be incorporated into the subsidy program.

Proposed

Staff

BRA staff - Planner
Planning Assistant

Coordination with
Other Agencies

Cooperative informal working agreements shall be maintained with:

Boston Housing Authority (BHA)

Local Federal Housing Administration
(FHA)

State Department of Housing and
Urban Renewal

Metropolitan Area Planning Council
(MAPC)

Drafts and progress reports shall be distributed to all of the above agencies for their review.

Advisory Group

Presently Boston's Citizen's Housing and Planning Council (CHPC), (a civic organization representing public and private officials and citizens interested in better planning and housing in the metropolitan area) has a "Rental Assistance Task Force." CRP efforts will be closely coordinating with CHPC's work in the same way as with the agencies listed above.

Time

two months



F. D. THE TURNKEY PROCESS OF CONSTRUCTING HOUSING

The Turnkey process has been hailed by HUD as a technique to cut construction costs by 10 to 15 percent, reduce construction time by as much as two to three years, provide more decent low-income housing and allow for unlimited diversification of construction design and location. * This process will also offer new opportunities both for labor and business involved in housing construction. Yet the Turnkey process is not being utilized in Massachusetts because of state competitive bidding statutes which appear to make Turnkey unworkable.

As part of the CRP housing component it is proposed that:

1. Possible conflicts between state legislation and Turnkey process be thoroughly researched and reviewed.
2. The use of Turnkey in states outside of Massachusetts be re-searched.
3. Exploratory interviews and discussions be held with contractors, unions, building associations and other parties involved in the construction process to develop a consensus as to what kind of a program would insure fair competitive practices yet enable the advantages of the Turnkey process to be realized in Massachusetts.
4. Recommendations, procedures, and proposed new state legislation be prepared to allow for the Turnkey process to be utilized in Massachusetts.

* See HUD publication 22-683-P, The Turnkey Process of Constructing Public Housing

Proposed

Staff

1. Planner

1 Lawyer

Time Period

two months

B. MANAGEMENT, MAINTENANCE AND SOCIAL SERVICES FOR 221(d)(3) AND PUBLIC HOUSING

INTRODUCTION

Experience in the housing field and particularly with public housing shows us that the social problems and sometimes even the shelter problems of families are not completely solved by their placement in new or rehabilitated housing. Many occupants of 221(d)(3) housing are forming tenant associations and have numerous grievances about the management of their housing. In a similar way public housing tenants have been protesting the management and operational policies of the Boston Housing Authority for years. It appears that in 221(d)(3) housing, insufficient funds are allocated for the costs of maintenance, repairs and social services. Non-profit and limited dividend sponsors of (d)(3) housing are now encountering serious problems in their tenant relations and their ability to do proper maintenance and to deal with certain problem families. One sponsor of (d)(3) housing, Local 254 of the Building Service Employment International Union, has decided to give up the ownership and management of Academy Homes I because of their inability to deal with these kinds of problems. In some public housing projects poor management and maintenance in addition to their original poor design and planning are rapidly causing these projects to become physically as well as socially substandard.

It is proposed that this study would:

1. Through a series of interviews with management and maintenance personnel, tenants, administrators, social service workers and other concerned persons or groups, document the conflicts and problems of living in these housing developments.
2. Review present policies and management practices in 221(d)(3) and public housing.
3. Review the staffing arrangements and financial allowances made for repairs and management.
4. Evaluate the types of social services provided.

Proposals would be studied and developed for:

1. Strengthening the role of residents in policy decisions as well as in the daily management and maintenance work. Such arrangements might take the form of resident concierges, tenant advisory groups, tenant employment et .
2. Creating realistic social and economic incentives for improving management and effective social services.
3. Funding various innovative ideas for improving the livability of these low and moderate income housing development

Proposed

Staff

BRA staff - 1 planner and consultant from ABCD or other social service agency or study group (e.g. U.C.S., Ostie)

Coordination and
Advisory Group

Presently Boston's Citizen's Housing and Planning Council (CHPC) has a committee on Social Planning which is sponsoring a conference to discuss the tenant-management problems of (d)(3) housing. Panels of experts from the BHA, FHA, BRA as well as sponsors, developers and tenants shall discuss these issues. The minutes of this conference which is scheduled for January 1968 will be used as a first exploratory document on the management study of the CRP. CHPC's Committee on Social Planning will also continue as a review and advisory body to the study outlined above.

C. F. REHABILITATION AND CODE ENFORCEMENT

The major thrust of Boston's Development is to rehabilitate and bring up to standard the existing sound housing stock of the city. But, despite this commitment, rehabilitation and code enforcement remain programs whose impact is not clear. Who can afford and benefit from rehabilitation? At what rate is property being upgraded? Are existing financial tools sufficient and flexible enough to allow for volume rehabilitation? These and other questions must be answered before we can fully evaluate these programs and recommend improvements, or modifications. Boston's property improvement program is large and complex. The CRP rehabilitation and code enforcement component shall consist of a series of related technical reports, each dealing with a specific aspect in depth. Such reports would include separate studies and substudies (e.g. tax-title and tax foreclosure procedures, enforcement of the building code etc.) which would cover:

1. Publicly assisted rehabilitation
2. Private and Non-profit rehabilitation activity
3. Publicly sponsored rehabilitation
4. Code enforcement - existing programs and new federal aided efforts.

The subject matter of these four major parts are outlined in more detail below:

1. Publicly Assisted Rehabilitation

The Boston Redevelopment Authority has already assisted the owners rehabilitate more than 3,700 dwellings in renewal areas. This experience has yet to be documented and analyzed.

It is proposed that a representative sampling of these properties be reviewed in terms of

1. building type
2. type of ownership
3. Financing obtained
4. Nature and cost of rehabilitation
5. Rent or cost increases
6. Time required to obtain financing
7. Relocation, if any
8. General analyses of property, reasons for rehabilitation, problems encountered, etc.

BRA records on the rehabilitated properties can be used as the basic data source, supplemented by interviews with the owner, BRA rehabilitation specialists, financing institutions, tenants or others involved in the rehabilitation process.

Additional surveys of families and owners in rehabilitation, code enforcement and other areas will be conducted to ascertain rehabilitation attitudes and ability to pay.

Current rehabilitation services as well as financial aides will be evaluated in terms of their availability and appropriations^{ness} to the housing conditions, rehabilitation needs, attitudes and income levels of the city's residents.

2. Private and Non-Profit Rehabilitation Activity

The effects of private rehabilitation activities (which may or may not receive public assistance) on Boston's housing market needs to be analyzed. It's particularly important to analyze the rehabilitation experience of owners with extensive property holdings (e.g. Insoft Realty, Romanos Realty, etc.) and the non-profit and community rehabilitation efforts of groups such as the South End Development Corporation (SEDC) King Bisson Realty Corp, Roxbury Development Corporation, and others. Property profiles including profit margins, management and maintenance procedures, financing and costs will be assembled for representative rehabilitation holdings of the private groups mentioned above.

An analysis of the types of mergers and conversions which are occurring in the City as well as some measures of individual homowner repair and rehabilitation efforts will also contribute to our understanding of the private rehabilitation market.

The ^{Availability} ~~ability~~ of mortgage financing and fire and property insurance is one of the most basic underlying factors in the success or failure of property improvement efforts throughout the city.

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The CRP must analyse the rehabilitation mortgage and insurance money market for all parts of the city and recommend measures to close existing gaps and to extend or create appropriate insurance and financing opportunities for all property owners.

3. Publicly Sponsored Rehabilitation Efforts

A pilot rehabilitation project was undertaken by the BHA in 1964 but has subsequently been abandoned. Why has Boston's Housing Authority been unable to successfully rehabilitate 43 dwellings whereas Philadelphia's housing authority has inexpensively rehabilitated over 1,000 units? Does the new Leased Housing Program stimulate rehabilitation? Can the Difficulties of utilizing the Turnkey ~~approach~~ approach to rehabilitation and new housing be made workable in Massachusetts through special legislation which could ease state public bidding statutes for low income housing? These and similar questions need to be answered if publicly sponsored rehabilitation is to ever become a viable method of producing low cost housing.

4. Code Enforcement

Boston has recently intensified its housing inspection and code enforcement activities throughout the City. The results of such activity however, have not been clearly documented. It would be most valuable to review ^Apost enforcement experience in regard to such indicies as:

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- the compliance record of owners
 - difficulties of locating slum landlords
 - time required to correct violations
 - the appropriateness of city codes
 - the workability of the new receivership program
 - tenant satisfaction with city code enforcement efforts
 - tax title and tax foreclosure procedures
 - hardships imposed on tenants or landlords due to code enforcement
 - the possible duplication of efforts between the city's Housing Inspection Department, Building Department and other city agencies involved in code enforcement.

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The financial and technical rehabilitation services which will be available for the City's new federally-aided code enforcement areas as well as those available for neighborhoods outside of such areas should be reviewed and recommendations prepared as to how these programs and policies or new approaches can correct the weaknesses of past code enforcement efforts.

5. Policy Questions and Proposals

The following additional points are listed which should be considered in the Rehabilitation Code Enforcement Study:

- a. Adaptability to rehab from lodging to apartment use. Is there a market for very small apartments? If large apartments are formed will the cost of rehab produce very high rents?
- b. Is there a way to come close to standardization for rehab with the ceiling height and length and width variables, the variety of window sizes, stairways, etc.?
- c. Can the problem of overhead expense be partially solved by using public agency assistance to prepare or process rehabilitation paper work during pre-commitment stages? Are the public costs of providing rehab services excessive? and can they be reduced? Should FHA advisory reviews for direct rehab grants be eliminated? Can the rehab process be simplified?
- d. Do we have enough or can we plan to assemble enough properties for non-profit sponsors to rehabilitate? Does it make sense to acquire and dispose at a write-down otherwise marginal buildings to make an attractive rehab package?

- e. Can prevailing wages, required on insured mortgages, be examined and relaxed to cut the cost of rehab and give the ultimate benefit to the low-income tenant? Can employment training programs be utilized to provide free rehab labor?
- f. Can a special rehab building code be developed for the South End, and other Title I rehab projects?
- g. How can homeowners who are credit risks be insured?
- h. What additional incentives are needed for the mass production of rehabilitation?
- i. How should allowance for proper future maintenance of rehabilitated properties be incorporated into rehabilitation financing?
- j. How can good design be incorporated into rehab efforts?
- k. What kinds of tax incentives for encouraging rehabilitation are needed?
- l. Is there a need for a revolving rehab financing fund for non-profit groups? for others?
- m. Can homeownership be encouraged through rehabilitation?

Proposed

Staff

2 BRA Planners
1 Assistant

Advisory Resource
Staff and Committees

In view of the complexity of this study a variety of staff resource people will need to participate in its different phases. Numerous interviews would be held with public and private officials, as well as with tenants. In addition cooperative

working relations will be developed between the following state commissions (which now have no funds or staff)

Commission on Fire Insurance

Study Commission on the Establishment of a Housing Court for Boston

Special Study Commission on a Uniform State Building Code

Through CHPC additional resource committees shall be assembled to tie in with the other subject areas of the Rehabilitation Code Enforcement Study

Time Period

One year

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H. e. THE HOUSING OF WELFARE FAMILIES

While MAPC is to conduct a \$27,000 low-income housing study and a non-white housing study, it will still be worthwhile to consider in greater detail the housing problems of families receiving public welfare. All too often the operation of our welfare system, which perhaps has the most significant ^{Act} import on the lives of our low-income population, are ignored in studies of the social, economic and housing problems of the poor. Welfare housing policies and allocations for shelter will be thoroughly reviewed by this CRP component. This study will:

1. Identify the housing conditions of families receiving welfare by conducting a small representative census sampling and interviews.
2. Review present welfare housing policies and funding, and evaluate whether present payments are sufficient to provide decent, safe and sanitary dwelling units.
3. Review relationship of the welfare system to housing programs of the City of Boston including relocation, renewal and code enforcement efforts.
4. Identify so called "problem families" and document, if possible, rent delinquency, multiple moves and the general style that these families deal with their housing situation and how welfare assists or does not assist them.

The CRP will develop:

5. Recommend welfare policies and the allocation of funds to improve present procedures and reduce the substandard housing conditions of clients.
6. Propose incentive systems for welfare recipients to improve their own housing conditions.

7. The Board of Directors
of the Corporation shall
have the right to make
such amendments to the
Bylaws as it may deem
proper.

7. Develop better housing informational services and aides to welfare recipients if those currently available are inadequate.
8. Propose experimental programs to deal with the housing needs of welfare recipients (e.g. homemaking services) with special attention given to so called "Problem Families."

PROPOSED:

Staff - 1 BRA Planner

State Advisory Commission - The Massachusetts General Court has passed a resolution to provide "for an investigation and study by a special commission relative to the housing of families receiving public welfare assistance."

This commission has no funds and no paid staff. The CRP study will work with the commission and do the work tasks involved.

Time - 6 months

I. HOUSING PRODUCTION - 221(d)(3) PUBLIC HOUSING AND OTHER PROGRAMS

A. 221(d)(3) HOUSING

Approximately 1600 units of 221(d)(3) housing have already been built and are occupied in urban renewal projects; a total of 7,000 units are presently proposed for these renewal areas a few thousand additional units are planned outside of renewal projects. Yet, despite this high level activity many housing developments are being processed very slowly and time delays have seriously hampered the progress of the renewal program and the creation of relocation housing. The CRP will:

1. Examine the 221(d)(3) allocations for Boston and processing procedures and determine how processing might be speeded up.
2. Review cost limitations, standards and other administrative regulations and analyse their effect on the livability, design and long term maintenance of the housing.
3. Review tenant selection policies, marketing experience and the use of (d)(3) for relocatees and for rent subsidies.
4. Evaluate the experiences of non-profit and limited dividend sponsors; their ability to produce (d)(3) housing, their ability to manage the housing (see management study) and the role developers play in housing production. The need for a development fund or other mechanisms to assist non-profit sponsors will also be examined.

1. The first part of the paper is devoted to the study of the properties of the function $f(x)$ defined by the equation

$$f(x) = \int_0^x \frac{1}{1+t^2} dt$$

for $x \in \mathbb{R}$. It is shown that $f(x)$ is an odd function and that $f(x) \in C^1(\mathbb{R})$. Moreover, it is proved that $f(x)$ is a strictly increasing function and that $f(x) \in C^2(\mathbb{R})$.

2. In the second part of the paper, we study the properties of the function $g(x)$ defined by the equation

$$g(x) = \int_0^x \frac{1}{1+t^4} dt$$

for $x \in \mathbb{R}$. It is shown that $g(x)$ is an even function and that $g(x) \in C^1(\mathbb{R})$. Moreover, it is proved that $g(x)$ is a strictly increasing function and that $g(x) \in C^2(\mathbb{R})$.

B. Public Housing

A report entitled Public Housing at the Crossroads: The Boston Housing Authority was recently prepared by May Hipshman under the sponsorship of the Massachusetts Committee on Discrimination in Housing (MCDH), the United Church of Christ, and the Citizens; Housing and Planning Council (CHPC), and an advisory committee of university staff in the Boston area. This report calls for many sweeping reforms and a follow-up committee has been formed by CHPC to try to get the recommendations of the report implemented. With the election of a new mayor and new members to the City Council it is probably that some of the recommendations of the Hipshman report will be followed. ~

It is proposed that CRP staff work closely with the Housing Authority and the city administration to develop more detailed proposals for the improvement of the public housing program in Boston.

C. 202 and other Federally and Aided Housing Programs

A number of federally aided mortgage and insurance programs are available yet have not been utilized in the city of Boston. These include CFA's 202 below market mortgage program for the elderly and FHA's 221b program for home ownership. The workbook of Assistance programs now being assembled by MAPC will serve as a comprehensive outline of available programs. Against this outline the CRP will measure which programs are not being utilized and why.

Recommendations for their utilization or changes in these programs to make them workable will be proposed as part of the CRP evaluation.

Proposed

Staff

2 Planners (BRA)

Cooperative Arrangements

Cooperative working arrangements would be made with personnel from FHA, BHA and other relevant agencies.

Advisory Groups

CHPC's follow-up committee on public housing and perhaps a new committee formed over the concerns of 221(d)(3) housing and consisting of developers, tenants, sponsors etc. could also be formed. Perhaps CHPC's committee attempting to establish a Development Fund for Boston could be expanded to also act in an advisory and resource capacity to the CRP's 221(d)(3) studies.

Time Period

1 year

J. RELOCATION AND REHOUSING

More tools are needed to help displaced families make a better adjustment to their new environment. Better follow-up services and a wider choice of housing options are desirable. Relocation must become a process which creates an opportunity for the families affected to improve their housing as well as social situation.

The CRP will:

1. Review present relocation procedures and interview a representative sampling of relocatees (both those who were assisted by relocation workers and those who relocated themselves) to determine how successful the relocation move was.
2. Examine the ability of relocatees to secure good housing and recommend methods whereby housing opportunities for displaced families would be improved. Particularly review relocation grants, relocation payments, and the availability of leased and rent supplemented housing, 221(d)(3) and public housing.
3. Special demonstration program for improving relocation could be developed. For example, a housing - income supplement could be given directly to relocatees for them to secure better housing. Money also could be loaned or granted to families for down payments to buy sales or cooperative housing.
4. Relocation due to Highway displacement and displacement resulting from rehabilitation will play an increasingly significant role in the total relocation load. Present procedures for assisting these types of relocatees will be reviewed and improvements proposed.

Proposed

Staff

or

Consultant

Time

1 BRA planner

1 BRA Relocation Expert

MAPC is going to undertake
a relocation study and could
produce a special substudy for the
City of Boston.

six months

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L. ENCOURAGING PRIVATE ENTERPRISE (Banks, Insurance Companies, Big and Small Business)

MAPC will conduct special studies of Mortgage ~~Financing~~ Financing and the Building Industry in the Metropolitan area. As part of their studies, MAPC would be requested to prepare a report for the City of Boston suggesting ways in which the finance and construction industries could play a more active and effective role in improving the city's housing.

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PART III - RECOMMENDATIONS AND PROGRAM
DEVELOPMENT

M. A COMPREHENSIVE HOUSING PROGRAM AND HOUSING STRATEGIES FOR THE
CITY OF BOSTON

As a conclusion for Parts I and II, a city wide housing program will be proposed. Particular emphasis will be placed upon developing housing strategies for those areas of the city with substandard housing but which have no programs for property improvement. The proposed comprehensive housing program set forth will be an expansion of section C Housing Needs and Housing Goals, suggesting strategies by which we can achieve our objectives. A comprehensive housing program would consist of two major components:

1. Improving Existing Program

The recommendations of the studies of Part II would be summarized and related to geographic areas of the city, time schedules, and policy formation. The steps that need to be taken to implement these recommendations would be clearly outlined.

2. Programs for the Untreated Areas of the City

Strategies to extend existing programs or develop new approaches to build, rehabilitate and conserve housing to meet the needs of all the city's residents will be proposed. The CRP study shall:

1. suggest treatment strategies for GNRP,

and Improvement areas not covered by presently planned urban renewal ,model city or ~~and~~ federally aided code enforcement programs.

2. Identify vacant land areas and locations within the city which present opportunities for new housing construction.
3. Identify sites ~~and~~,opportunities and strategies whereby low income housing both for the elderly and families can be dispersed throughout the city.
4. ~~By~~ Suggest programs under which both state and federal aides to home owners and property owners will be extended for home improvements, rehabilitation and new housing. These aides should include ~~reasonable~~ mortgage insurance and fire insurance rates for all areas of the city.

Proposed:

Staff - 1 BRA Planner

Time - 2 months

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$$\lim_{t \rightarrow \infty} \frac{1}{t} \log \frac{1}{\mu} \int_{\mathbb{R}^d} e^{t \langle \ell, x \rangle} d\mu(x) = \left(\lim_{t \rightarrow \infty} \frac{1}{t} \log \int_{\mathbb{R}^d} e^{t \langle \ell, x \rangle} d\mu(x) \right) = \frac{1}{2} \langle \ell, \Sigma \ell \rangle.$$

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Figure 1. The effect of the concentration of the H_2O_2 solution on the amount of the released H_2O from the H_2O_2 -loaded hydrogel.

[illegible]

N. HOME OWNERSHIP PROGRAM FOR LOW AND MODERATE INCOME FAMILIES IN BOSTON

The studies of Part I and Part II will probably point to the need of creating more opportunities for low and moderate income home ownership. The CRP will:

1. Evaluate present costs and patterns of home ownership in Boston.
The incomes of those living in home owned homes, types of families, the financial aides available presently, the problems of low and moderate income home ownership.
2. Survey home ownership programs that have been or are being carried out in other cities in the country.
3. Review the 221h program and reasons it has not yet been utilized in Boston.
4. Develop programs to encourage home ownership.
 - Sweat equity programs
 - Home ownership subsidies
 - Experimental arrangements related to FHA foreclosures
rental arrangements with options to buy
 - Etc.

Proposed

Staff

1 BRA Planner

Time

two months

O. HOUSING INFORMATION AND HOME IMPROVEMENT CENTERS

As the housing program of Boston has grown, it has become more complex and increasingly difficult to coordinate the numerous efforts throughout the city. For example, new or rehabilitated housing may be created or vacancies may occur yet, relocation workers may be uninformed of some of these opportunities for their clients. City Residents who attempt to obtain information about home financing or about their property, are often frustrated and confused by the multiplicity of agencies and the division of responsibilities in the housing area.

The feasibility of establishing a central coordinating Housing Information Exchange as well as a series of local property improvement centres shall be explored by the CRP. Such a system of information centers should provide residents and property owners with a complete array of city and private housing aids. The CRP will:

1. Evaluate existing housing services provided centrally and to individual neighborhoods.
2. Estimate the need for improved services, type and location of service units.
3. If the need is there, develop a program for housing information and service centers stipulating their scope of operation, staffing and source of funding

Proposed

Staff

1 Planner

Time

three months



